

Directions: Fill in the blanks.

Sandra and her husband Ricky turned fif__ a few years ago. They live in Florida. Sandra works part-time in a bakery. Ricky works in an auto bod__ shop.

They have two grandchildren. Oscar is 11, and little Ruby is 6. The children had just moved from Georgia to live with their _____parents. Sad__, there were a lot of problems back home. It was better for the children to live with Sandra and Ricky.

Sandra enrolled the children in school. She took them to buy new clothes. She signed them up for the Boys and Girls Club. She took them to the park to pl__. She did all the grocer__ shopping and the laun__. Ricky helped with the cooking and cleaning.

Sandra and Ricky loved their grandkids a lot. They gave them lots of hugs. They talked to them and listened to them ever__ day. They helped them with their homework. Every night they read them a bedtime sto__. They wanted the kids to be hap__ and heal__.

But Sandra was worried. “What will happen if Oscar or Ru__ ever get sick?” she wondered. She knew they

should have regular checkups at the doctor and the dentist. “And what if there is an emergen___?”

But there wasn’t much __ash left over at the end of each month. They couldn’t afford to add the children to their own health insurance pl___. It was just too costly. They earned too much to qualify for Medicaid.

One Saturday, Sandra took the children to a “Fall Festival and Health Fair” at their chur___. There were all sorts of games and prizes. A fun___ clown was painting fruit on kids’ faces. Oscar and Ruby ran to join the activi___. Sandra looked around at some of the booths.

One booth caught her eye. It had a big poster. The pos___ said:

Florida KidCare
One less worry for parents.
A brighter future for kids.
Affordable health insurance for newborns to age 18.
Apply now! It’s easy!

Sandra went up to the booth. The la___ in the booth told her about the Florida KidCare program. She gave her an application form. She helped Sandra fill it out. “You will need to send in a cop__ of some documents, along with this application,” she told Sandra.

“What kind of documents?” asked Sandra.

“Something to show proof of income. That could be your last tax return, or your and your husband’s month___ pay stubs.”

She gave Sandra a short list of the items she would have to get copies of. The program needed this in___mation about their family to see if Oscar and Ruby were eligible for KidCare. “OK,” said Sandra, “I’ll hur___ up and get this done quick___.”

About a month later, Sandra got a letter in the mail. It was good news. Oscar and Ruby were eligible for the KidCare program. They would each get a card with their insurance poli___ number on it. They would need to show this card when they went to the doctor or the pharma___. The letter said that Sandra and Ricky would have to pay a premium of \$15 a month for each child.

Sandra was thrilled. With this health insurance she could take Oscar and Ruby for regular check___. If they needed medicine or they had to see a specialist, the cost was covered. If they ever needed to go to the ___pital, that cost was also covered.

Sandra was hap___ to learn that every state has a program for kids, up until they turn 19, similar to this one. So, even if Oscar and Ruby moved back to Georgia one day, they would be able to apply there too.

Sandra smiled. “This securi___ feels good,” she thought.

To learn about a program like KidCare in your state, go to
<http://www.insurekidsnow.gov/states.asp>.